



Davie County Government | Employee Benefits Summary

US Able Life is proud to make the following insurance products available to **All Full-Time Active Employees**:

GROUP TERM LIFE/ACCIDENTAL DEATH & DISMEMBERMENT (AD&D) | One (1) times your Basic Annual Earnings to a maximum of \$150,000.

Benefits reduce to 65% at your age 65, to 50% at your age 70, and terminate when you are no longer eligible or your retirement, whichever occurs first.

IMPORTANT NOTE: If you are not actively at work on the date your insurance or any increase in insurance is scheduled to take effect, the coverage or increase in coverage will take effect on the day you return to active work. This benefit summary provides a very brief description of US Able Life's insurance products. This is not an insurance policy and only the actual provisions of an issued policy control. US Able Life's policies set forth the rights and obligations of covered persons and US Able Life. Please be aware that certain limitations and exclusions may apply, and certain coverage may reduce or terminate due to age or lack of eligibility. If you enroll and are approved for coverage, you will be furnished with a policy or certificate of insurance. Please read your insurance documents carefully.

GROUP TERM LIFE insurance is designed to provide benefits to your designated beneficiary for loss of life.

Group Term Life coverage also includes the following benefits:

- Accelerated Benefit
- Extended Life Insurance Benefit (Waiver of Premium)

ACCIDENTAL DEATH AND DISMEMBERMENT (AD&D) is payable, if within 365 days of a covered accident, you suffer loss of life or dismemberment. AD&D provides protection for losses occurring on or off the job.

AD&D coverage also includes the following benefits:

- Seat Belt/ Air Bag Rider Benefit
- Coma Benefit
- Exposure & Disappearance Benefit
- Repatriation Benefit

ADDITIONAL SERVICES

WITH GROUP TERM LIFE COVERAGE:

ASSIST AMERICA is a global emergency medical travel assistance company. Anytime you, your spouse and/or minor dependent children are traveling 100 miles or more away from home or in another country—with or without you present, they are protected by Assist America's vast assistance resources. A single phone call is all it takes to put Assist America in motion on your behalf.

let's build the perfect benefits package